

What is a Housing Production Plan (HPP)?

A Housing Production Plan (HPP) puts you in the driver's seat by helping the community find the best balance to meet its housing needs and shape future development. It must include a comprehensive needs assessment, development constraints analysis, goals and strategies to achieve the 10 percent affordability threshold set by the state, and a five-year action plan. HPPs can also address middle-income units, direct assistance to households, and more diverse housing options.

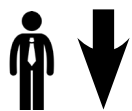
Needs Assessment Key Takeaways

Ipswich's primary housing need is a more diverse housing stock that offers more choices to serve a changing and growing population. In particular, this analysis indicates a need for more rental, multi-family, affordable, smaller, and service-enriched housing units.

Demographics



The Ipswich population—which has grown 4.8% since 2010—is aging with a greater share of its population age 65+ than in the county or state. In addition, the Town's older population is projected to increase at a rate outpacing the county and state over the next two decades.



Ipswich has a disproportionately small share of Essex County's age 20-34 population, which may be due to a relative lack of rental and multi-family housing options.



However, for those householders younger than 34 who do live in Ipswich, they are more likely to own their home (47 percent of households in that age range) than those in the same age range across the County (34 percent) and Commonwealth (29 percent).



Renters in Ipswich are spread across age ranges—but a higher percentage (33 percent) of older adults (65 and older) rent their homes when compared to the state (18 percent) and county (21 percent).

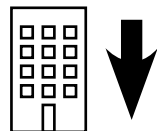


Residents are seeing shorter commute times with more workers working from home (telecommuting)—81.8 percent increase (or 256 workers) between 2000 and 2017. This follows a nationwide trend as more businesses shift away from traditional office environments to flexible and remote work.



Residents are highly educated and employed in high-skill occupations, including management, administration, and education-related positions.

Housing Conditions



There has been a sharp decline in building permits since the 1980s and 1990s. Residential development trends in Ipswich indicate the Town is likely to produce less than half of the number of new housing units as the preceding two decades.



Of the housing that is being built, the majority is single family. The majority (61 percent) of Ipswich's housing stock is single-family homes—a larger share compared to Essex County and the Commonwealth (both 52 percent).



Housing is becoming less affordable for Ipswich residents: the median sales price of single-family homes and average rents have risen, while household income, as adjusted for inflation, has declined.



Ipswich housing stock has a diverse supply of unit sizes but the majority of units are three or more bedrooms (almost 60 percent).



Older adults living alone are particularly burdened by housing costs. Nearly half (49.2%) of these households are extremely low-income (earning 30% or less of area median income (AMI)).

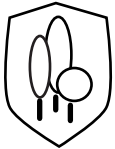
Development Constraints



Approximately 30 percent of Ipswich's landmass is either salt marsh (21 percent) or freshwater swamp (10 percent)—limiting development in those areas



Ipswich's sloped drumlin topography and soil geology combination limit future development and human use. Wetland protections and sewage disposal regulations prohibit most development in many areas based on soil type.



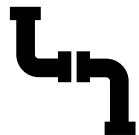
Ipswich's ample open space contribute to the community's identity and character. Balancing the protection of these features with new development needs will be important as the community moves forward.



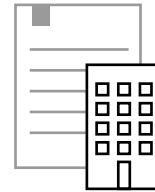
Forty-three percent of Ipswich lies within the FEMA 100-year flood zone and 27 percent is vulnerable to coastal inundation (depending on storm severity).



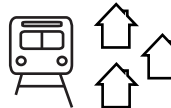
Water supply is an ongoing concern and issue in Ipswich that poses significant constraints to future development. The Town has considered several options to expand capacity.



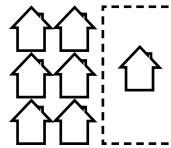
Ipswich has public sewer infrastructure that services about 50 percent of the population and its wastewater treatment plant currently treats approximately 1 million gallons per day (mgd) (approximately 1/5 of its total capacity).



Zoning regulations limit the ability to develop multi-family and mixed-use developments including in and near the Central Business District and commuter rail station. Multifamily is not allowed by-right in any district – only by discretionary special permit.



The average housing unit/acre within ½ mile of the train is less than 4 units/acre. This is too low to sustain healthy transit system (need about 10 units/acre) and support cost-effective transit service.



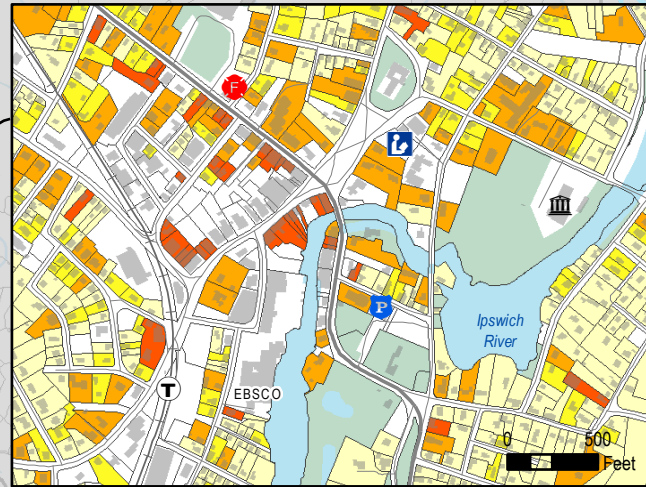
The majority (70 percent) of properties in districts that allow residential development do not conform to the basic density provisions as allowed in their zoning district. 33 percent of residential properties in the CBD are on smaller lots than currently allowed indicating that current zoning may not reflect existing and historic development patterns.



Ipswich's Architectural Preservation District protects Ipswich's collection of historic homes.

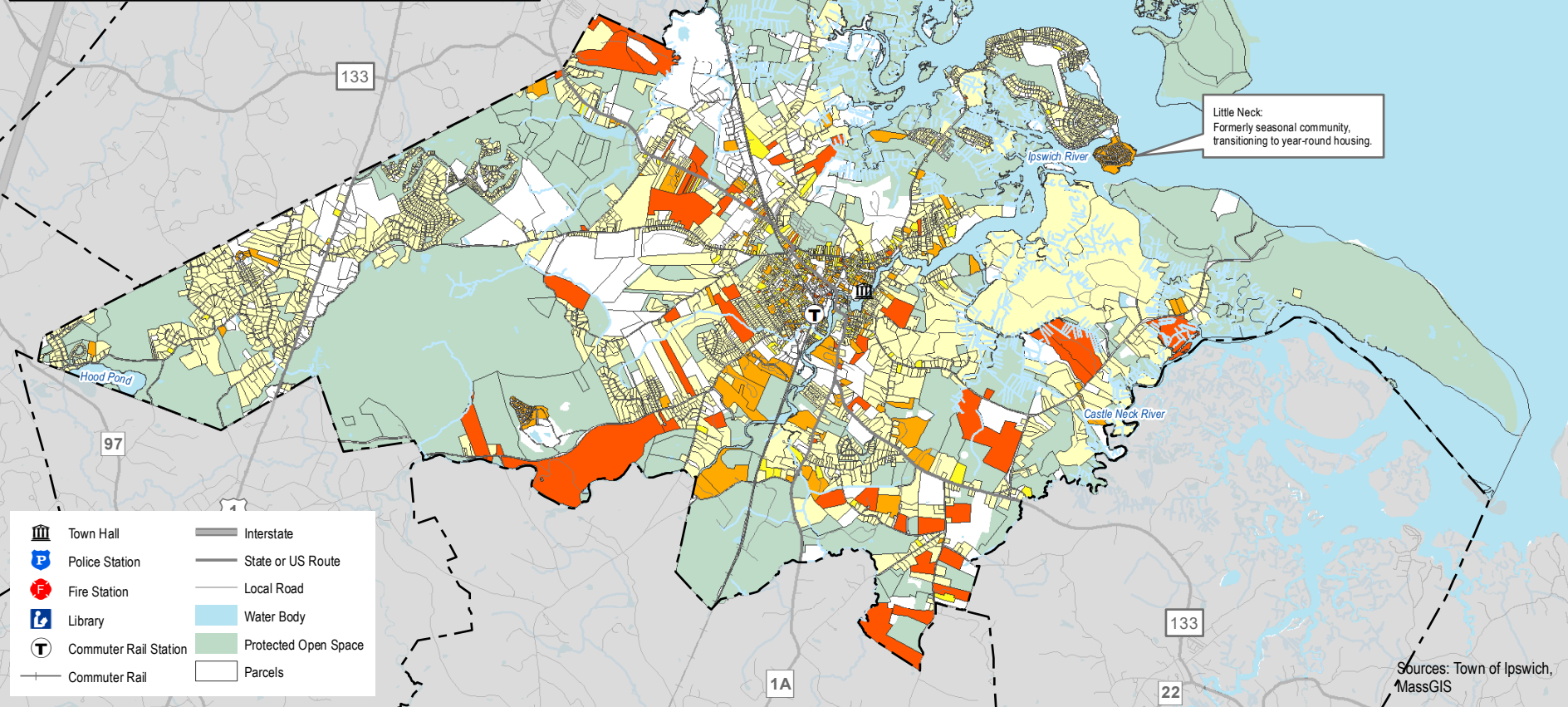
Map: Town of Ipswich - Residential Land Use













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Residential Land Use

- Single-Family Residential
- Two/Three Family Residential
- Multiple Houses on One Parcel
- Multi-Family Residential
- Mixed-Use



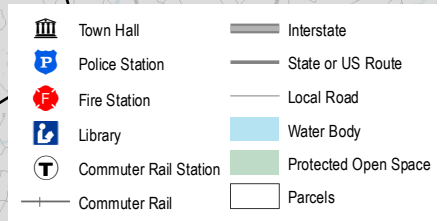
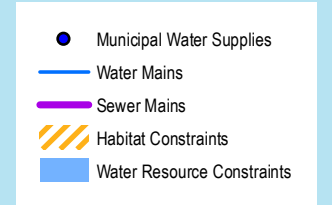
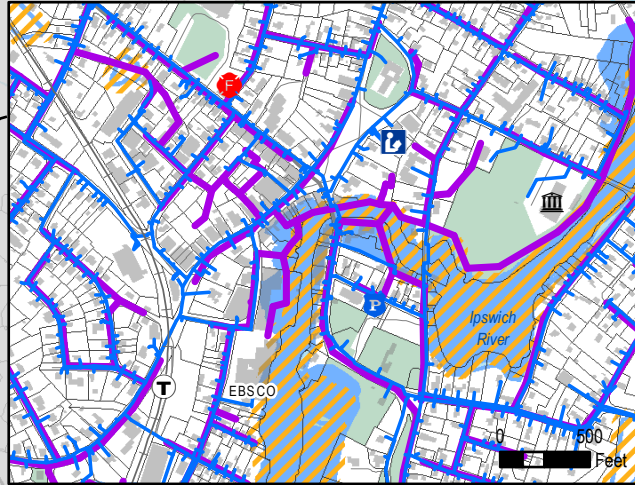
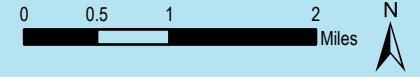
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|---|-----------------------|---|----------------------|
|  | Town Hall |  | Interstate |
|  | Police Station |  | State or US Route |
|  | Fire Station |  | Local Road |
|  | Library |  | Water Body |
|  | Commuter Rail Station |  | Protected Open Space |
|  | Commuter Rail |  | Parcels |

Sources: Town of Ipswich, MassGIS

Ipswich Housing Production Plan FY2021-2024

Map: Town of Ipswich - Habitat and Water Resource Constraints

Prepared by JM Goldson LLC

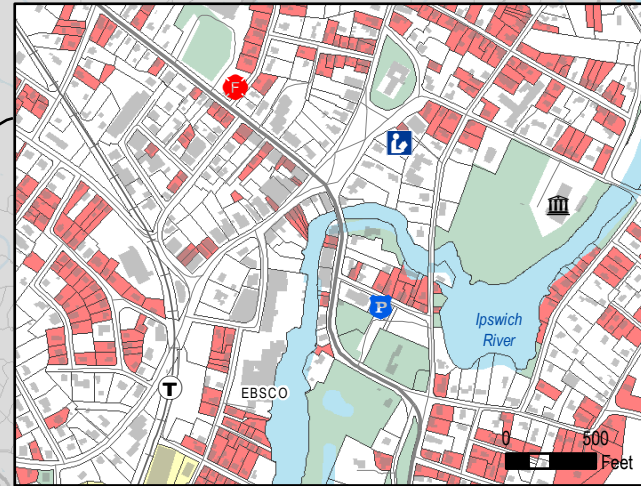


Sources: Town of Ipswich, MassGIS, NOAA

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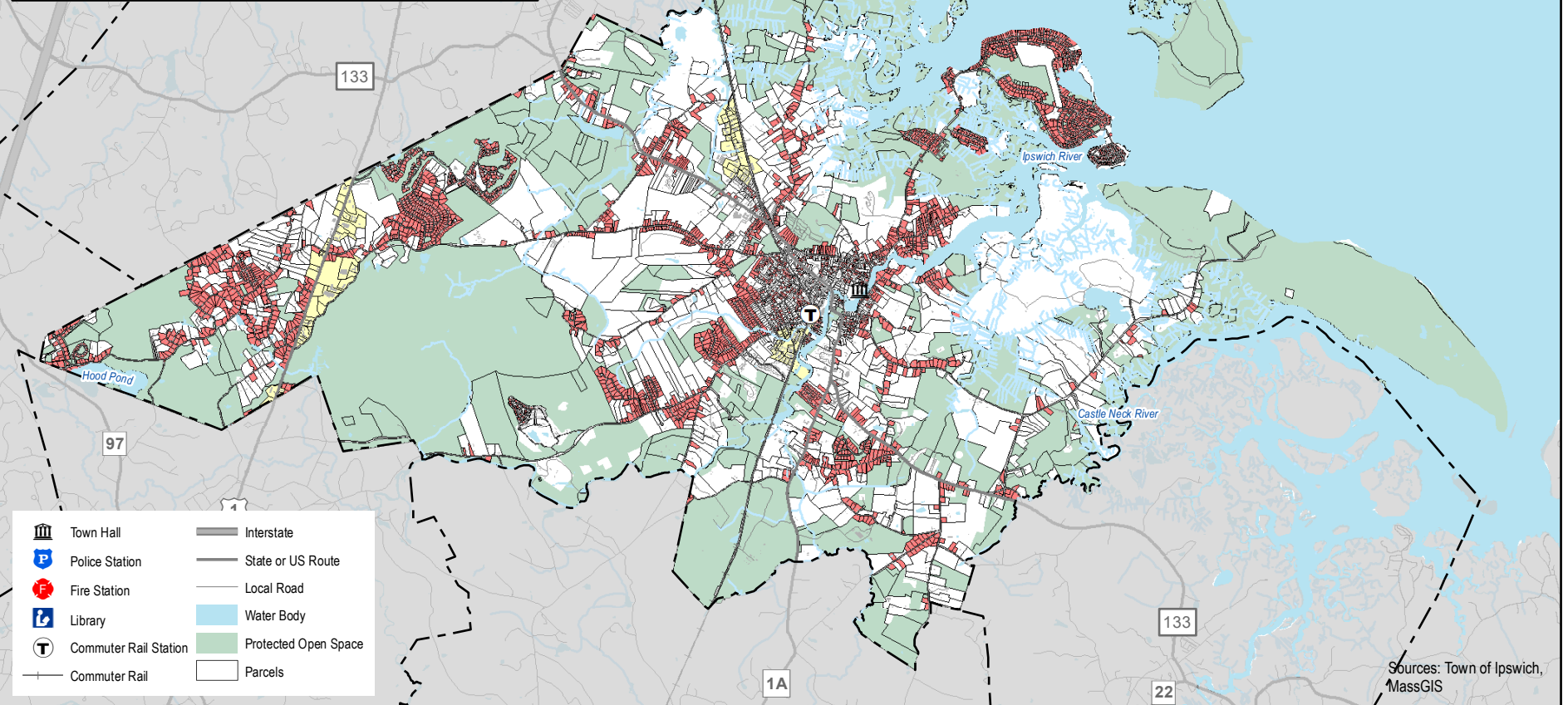
Map: Town of Ipswich - Non-Conforming Lots

Prepared by JM Goldson LLC



Parcel size compared to zoning

- More than minimum lot area
- Less than minimum lot area
- Residential development not allowed

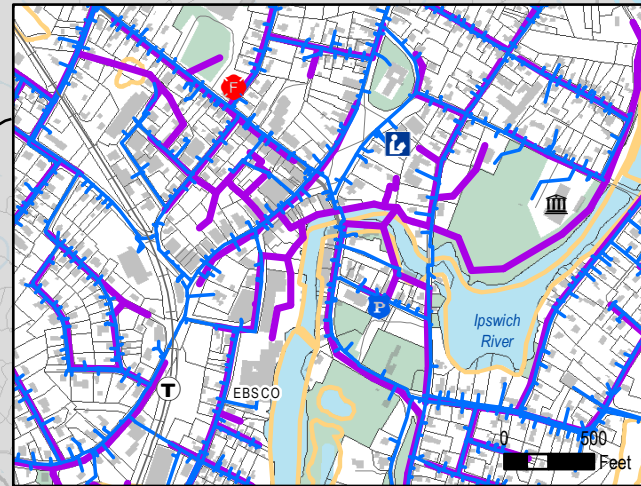


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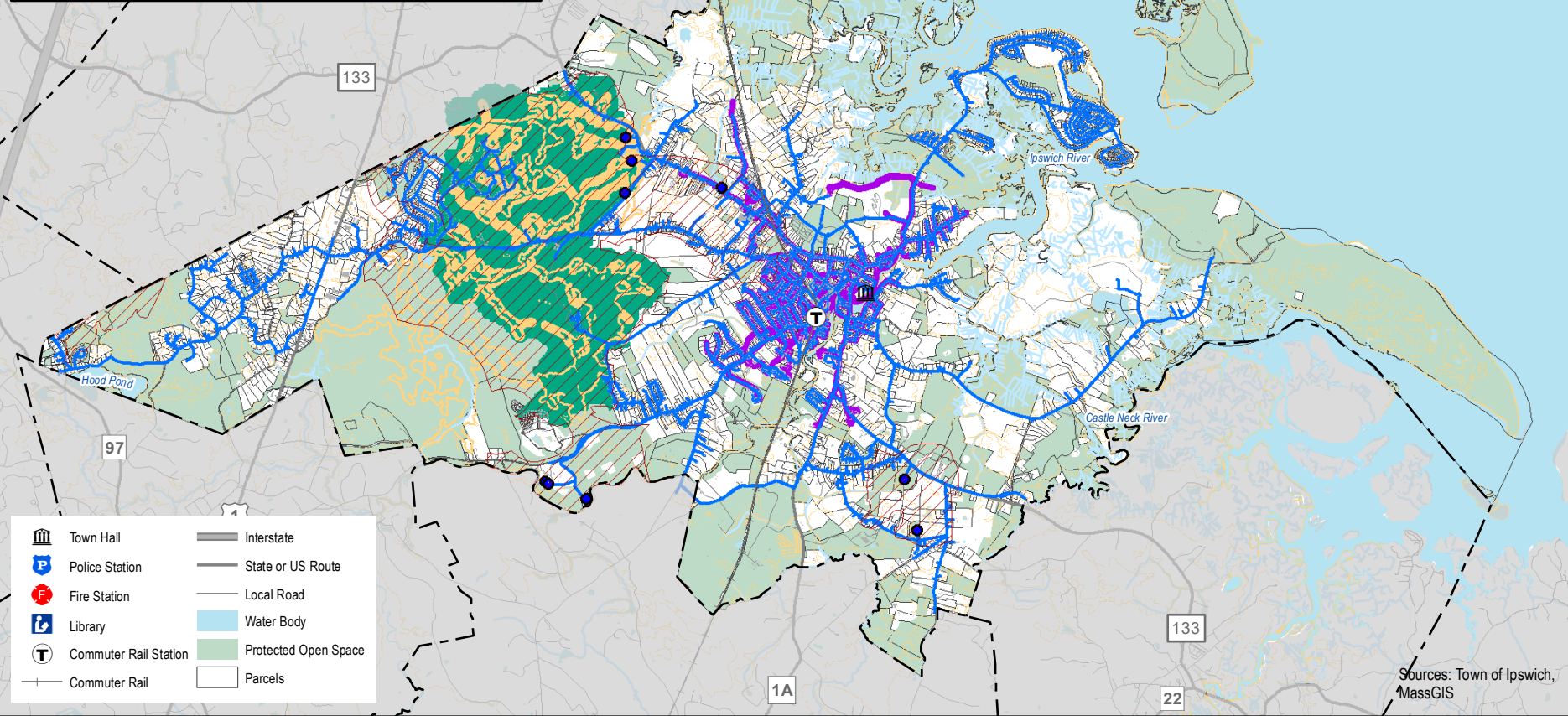
Ipswich Housing Production Plan FY2021-2024

Map: Town of Ipswich - Water Resource Constraints

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- Municipal Water Supplies
- Water Mains
- Sewer Mains
- ▨ Water Supply Protection District
- Title 5 Setback Areas
- Surface Water Protection Zones



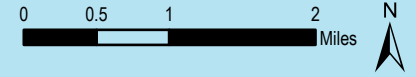
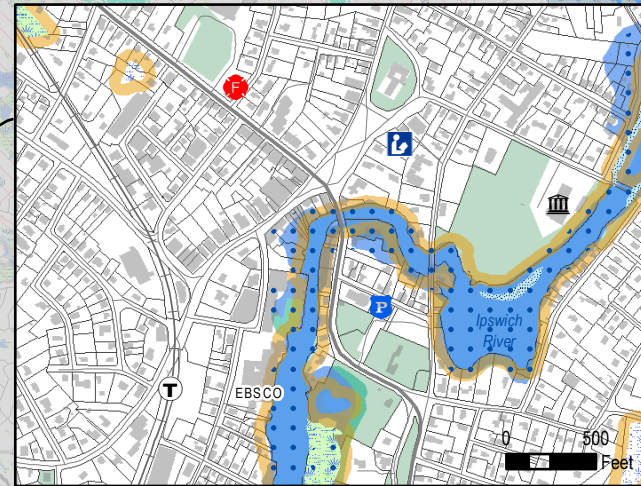
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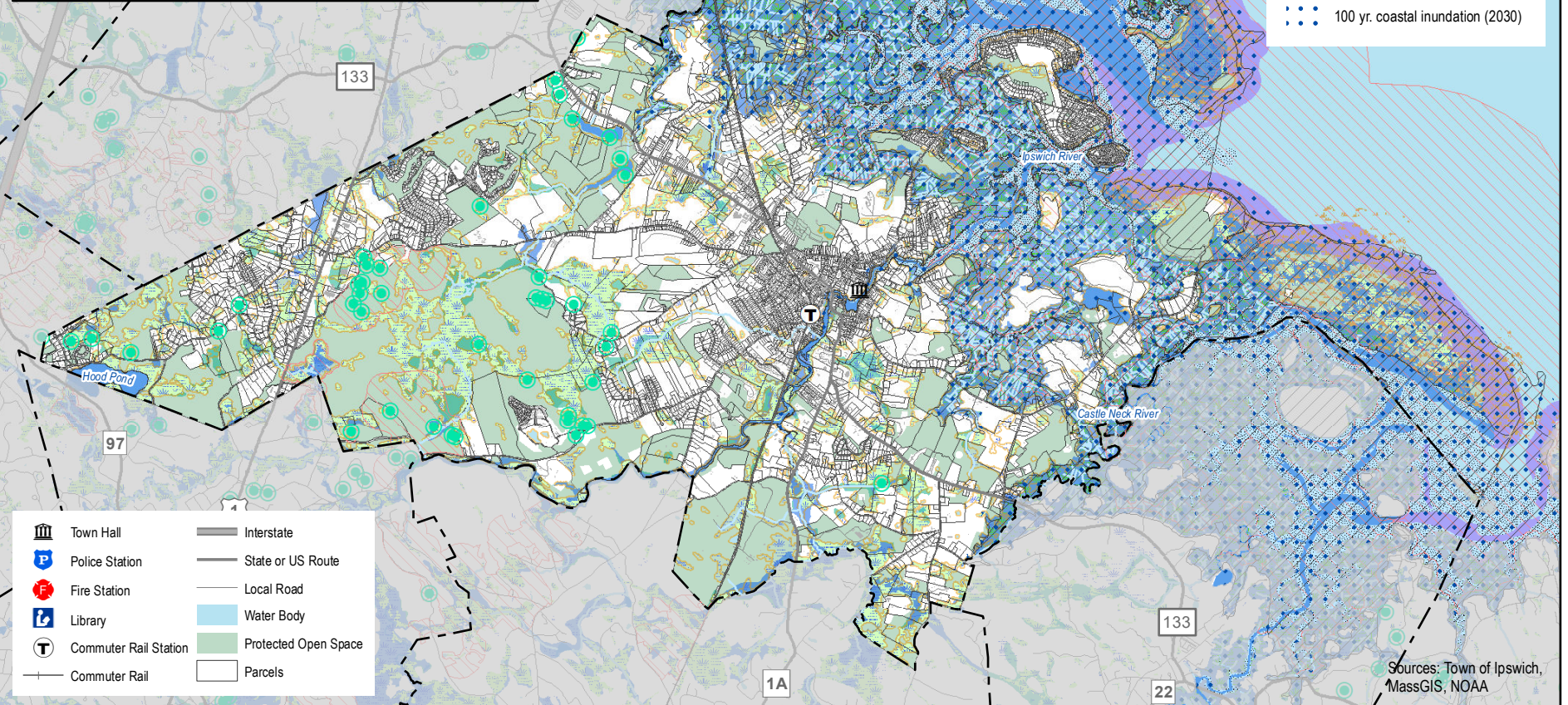
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Map: Town of Ipswich - Habitat and Flood Constraints

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- Certified Vernal Pools
- Areas of Critical Env. Concern
- Primary Habitats of Rare Species
- Wetlands**
 - Marsh/Bog
 - Wooded marsh
 - Salt Marsh
 - Tidal Flats
 - Beach/Dune
 - Wetlands 65 ft.
- Flood Zone Designations**
 - 100 yr. flood zone
 - 100 yr. coastal flood zone
 - 500 yr. flood zone
 - ⋯ 100 yr. coastal inundation (2030)



Sources: Town of Ipswich, MassGIS, NOAA